



George R. Hodges
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United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
ASHEVILLE / BRYSON CITY DIVISIONS

IN RE:)	
)	
Floyd E Gregory)	
Kathy P Gregory)	
)	Chapter 13
SS#: xxx-xx-5627)	
xxx-xx-0855)	
Debtor(s))	Case No. 09-10909

**ORDER DEEMING MORTGAGE LOAN ACCOUNT OF REAL PROPERTY
CREDITOR TO BE CURRENT AND INSTRUCTING DEBTORS
TO RESUME DIRECT MORTGAGE PAYMENTS**

REAL PROPERTY CREDITOR: U S Bank Home Mortgage

This matter came before the Court upon the motion of the trustee in the above-referenced Chapter 13 case for an order determining that the mortgage loan account of the real property creditor U S Bank Home Mortgage including any of its successors, assigns, or transferees, (hereinafter "real property creditor") has been brought current by trustee payment through November 2010, and instructing the debtor(s) to resume making direct monthly payments on the mortgage loan account with the first of such direct payments to be credited by the real property creditor for the month of December 2010. After timely notice of the trustee's motion to all affected parties in interest with opportunity for hearing, the Court **finds and concludes** as follows:

1. Pursuant to administrative order of the Court and as confirmed by Court order entered December 1, 2009 with subsequent modifications, the debtor(s)' plan proposed to treat the real property creditor mortgage loan claim as a conduit mortgage claim, with all post-petition conduit payments, pre-petition and administrative arrearages

and all other mortgage-related claims formally filed with the Court to be paid by the trustee.

2. The trustee has made all of the payments on account of the mortgage loan claims of the real property creditor as required by the Court's administrative order and the order confirming plan and the mortgage loan account should be determined to be current by trustee payment through November 2010 .

3. The debtor(s) should be ordered to resume making direct mortgage payments to the real property creditor with the first of such direct payments to be credited by the real property creditor for the month of December 2010 .

Based upon the foregoing, **IT IS HEREBY ORDERED** as follows:

1. The mortgage loan account of U S Bank Home Mortgage is deemed current by trustee payment through November 2010 , U S Bank Home Mortgage shall show upon its books and records that all conduit payments, arrearages, interest, costs and expenses that have accrued on the mortgage loan account as of such date have now been satisfied by payment.

2. The debtor(s) shall resume making their direct mortgage payments to U S Bank Home Mortgage with the first of such direct payments to be credited by U S Bank Home Mortgage for the month of December 2010 .

This Order has been filed electronically.
The Judge's signature and Court seal
appear at the top of the Order.

United States Bankruptcy Judge